



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name [TRUSTMARK CORPORATION](#)

City/State [JACKSON, MS](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [16,951,510](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[TRUSTMARK CORPORATION](#)
[248 EAST CAPITOL STREET](#)
[JACKSON, MS 39201](#)

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	190,766	216,129	400,498	417,446	448,529	-11.74	8.49
Income from lease financing receivables.....	0	0	0	0	0		-100.00
Fully taxable income on loans and leases.....	176,533	204,193	376,446	393,127	422,289	-13.55	7.37
Tax-exempt income on loans and leases.....	14,233	11,936	24,052	24,319	26,240	19.24	24.44
Estimated tax benefit on income on loans and leases.....	5,845	5,686	11,443	11,512	12,089	2.80	-27.91
Income on loans and leases (tax equivalent).....	196,611	221,815	411,941	428,958	460,618	-11.36	6.88
Investment interest income (tax equivalent).....	27,173	18,441	39,507	49,840	57,148	47.35	-34.25
Interest on balances due from depository institutions.....	2,620	783	2,335	1,181	4,513	234.61	425.05
Interest income on other earning assets.....	412	209	432	379	1,090	97.13	-36.62
Total interest income (tax equivalent).....	226,816	241,248	454,215	480,358	523,369	-5.98	0.17
Interest on time deposits of \$250K or more	233	470	764	3,181	6,888	-50.43	-92.84
Interest on time deposits < \$250K.....	838	2,034	3,363	10,840	17,393	-58.80	-11.51
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	4,463	7,349	12,818	23,466	54,890	-39.27	-8.02
Interest on other borrowings and trading liabilities.....	967	1,408	2,463	3,837	4,732	-31.32	-87.97
Interest on subordinated debt and mandatory convertible securities	2,376	2,377	4,752	474	0	-0.04	
Total interest expense.....	8,877	13,638	24,160	41,798	83,903	-34.91	-48.05
Net interest income (tax equivalent).....	217,939	227,610	430,055	438,560	439,466	-4.25	4.11
Non-interest income.....	106,802	115,567	219,109	273,704	184,210	-7.58	11.88
Adjusted operating income (tax equivalent)	324,741	343,177	649,164	712,264	623,676	-5.37	6.54
Overhead expense.....	244,720	238,800	486,495	474,346	426,167	2.48	9.31
Provision for credit losses.....	-818	-19,331	-24,448	36,113	10,839		
Securities gains (losses)	0	0	0	0	0		-100.00
Other tax equivalent adjustments	0	0	0	0	0		-100.00
Pretax net operating income (tax equivalent).....	80,839	123,708	187,117	201,805	186,670	-34.65	1.15
Applicable income taxes	11,425	17,914	28,048	29,757	23,333	-36.22	-23.26
Tax equivalent adjustments	5,919	5,851	11,704	12,023	12,877	1.16	-39.28
Applicable income taxes (tax equivalent).....	17,344	23,765	39,752	41,780	36,210	-27.02	-29.60
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	63,495	99,943	147,365	160,025	150,460	-36.47	14.85
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	63,495	99,943	147,365	160,025	150,460	-36.47	14.85
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	63,495	99,943	147,365	160,025	150,460	-36.47	14.85
Investment securities income (tax equivalent).....	27,173	18,441	39,507	49,840	57,148	47.35	-34.25
US Treasury and agency securities (excluding mortgage-backed securities)	2,061	148	1,194	395	669	1292.57	265.43
Mortgage-backed securities	24,857	17,741	37,443	47,562	53,441	40.11	-33.43
All other securities	255	552	870	1,883	3,038	-53.77	-92.54
Cash dividends declared.....	28,398	29,325	58,085	58,769	59,804	-3.16	-9.55
Common	28,398	29,325	58,085	58,769	59,804	-3.16	-9.55
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.60	2.90	26	2.86	2.92	46	2.66	2.85	34	3.16	3.27	40	3.88	4	39
Less: Interest expense	0.10	0.22	22	0.16	0.25	31	0.14	0.23	29	0.27	0.48	20	0.62	0.98	21
Equals: Net interest income (tax equivalent)	2.50	2.67	33	2.70	2.65	51	2.52	2.60	39	2.88	2.77	54	3.26	3.01	56
Plus: Non-interest income	1.22	0.96	71	1.37	1.11	67	1.28	1.04	69	1.80	1.21	82	1.36	1.32	61
Equals: adjusted operating income (tax equivalent)	3.72	3.67	65	4.07	3.82	68	3.81	3.70	65	4.68	4.04	81	4.62	4.41	64
Less: Overhead expense	2.80	2.17	84	2.83	2.24	84	2.85	2.17	85	3.12	2.57	77	3.16	2.69	75
Less: Provision for credit losses	-0.01	0.09	24	-0.23	-0.15	35	-0.14	-0.09	35	0.24	0.51	17	0.08	0.15	33
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	44	0	0.01	27	0	0.01	23	0	0.02	17	0	0.01	35
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	0.93	1.40	12	1.47	1.79	25	1.10	1.66	10	1.33	1.04	71	1.38	1.56	32
Less: Applicable income taxes (tax equivalent)	0.20	0.33	14	0.28	0.41	19	0.23	0.38	13	0.27	0.23	62	0.27	0.36	24
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.73	1.06	14	1.19	1.36	34	0.86	1.26	12	1.05	0.81	72	1.11	1.19	37
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.73	1.06	14	1.19	1.35	35	0.86	1.26	12	1.05	0.82	71	1.11	1.19	37
Memo: Net income (last four quarters)	0.64	1.12	8	1.26	1.25	54	0.86	1.26	12	1.05	0.82	71	1.11	1.19	37
Net income-BHC and noncontrolling (minority) interest	0.73	1.07	12	1.19	1.37	35	0.86	1.27	10	1.05	0.83	71	1.11	1.20	37
Margin Analysis															
Average earning assets / Average assets	91.86	92.97	32	91.29	93.15	26	91.43	93.08	28	90.54	92.32	27	89.99	91.05	36
Average interest-bearing funds / Average assets	61.56	60.12	63	61.38	62.32	50	61.24	61.99	54	62.69	64.06	45	64.88	65.57	46
Interest income (tax equivalent) / Average earning assets	2.83	3.12	30	3.14	3.14	47	2.91	3.06	37	3.49	3.55	41	4.31	4.41	44
Interest expense / Average earning assets	0.11	0.24	22	0.18	0.27	31	0.15	0.25	30	0.30	0.52	20	0.69	1.08	20
Net interest income (tax equivalent) / Average earning assets	2.72	2.88	34	2.96	2.85	54	2.76	2.80	42	3.18	3.01	53	3.62	3.33	61
Yield or Cost															
Total loans and leases (tax equivalent)	3.66	4.01	27	4.06	4.05	56	3.84	4.01	41	4.03	4.27	38	4.91	5.09	44
Interest-bearing bank balances	0.37	0.42	33	0.09	0.11	23	0.13	0.14	25	0.19	0.27	29	2.47	2.04	75
Federal funds sold and reverse repos	2.41	0.58	96	0	0.26	20	0	0.25	19	0.45	0.68	46	2.51	2.44	65
Trading assets	0	0.52	26	0	0.42	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	2.76	3.09	26	3.06	3.11	43	2.84	3.04	33	3.40	3.51	37	4.20	4.36	38
Investment securities (tax equivalent)	1.43	1.85	13	1.36	1.80	19	1.31	1.77	14	2.04	2.25	30	2.29	2.76	12
US Treasury and agency securities (excluding mortgage-backed securities)	0.96	1.22	31	0.92	1.28	30	0.66	1.14	20	1.98	1.75	64	2.24	2.32	51
Mortgage-backed securities	1.44	1.78	17	1.25	1.56	21	1.24	1.57	21	1.95	2.05	35	2.28	2.61	13
All other securities	4.47	2.82	90	4.43	2.91	87	4.45	2.81	86	4.48	3.24	85	4.34	4.06	74
Interest-bearing deposits	0.11	0.20	27	0.20	0.24	46	0.17	0.21	45	0.40	0.53	40	0.93	1.10	39
Time deposits of \$250K or more	0.27	0.50	16	0.47	0.76	20	0.40	0.66	22	1.21	1.42	27	1.94	1.96	44
Time deposits < \$250K	0.17	0.44	12	0.36	0.72	13	0.31	0.62	14	0.86	1.36	11	1.22	1.82	15
Other domestic deposits	0.10	0.17	33	0.17	0.17	62	0.15	0.15	61	0.31	0.36	46	0.82	0.93	43
Foreign deposits	0	0.25		0	0.12		0	0.14		0	0.42		0	1.19	
Federal funds purchased and repos	0.17	0.36	32	0.13	0.19	56	0.13	0.17	60	0.50	0.62	55	1.28	1.86	33
Other borrowed funds and trading liabilities	0.17	1.24	7	0.88	1.31	34	0.78	1.27	33	1.02	1.50	30	1.37	2.38	7
All interest-bearing funds	0.17	0.36	17	0.26	0.40	28	0.23	0.37	28	0.44	0.74	18	0.96	1.49	22

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		106,802		115,567		219,109		273,704		184,210		
Fiduciary activities income		10,900		10,491		20,899		19,672		19,811		
Service charges on deposit accounts - domestic		20,638		16,192		35,585		34,426		45,143		
Trading revenue.....		-27,892		-5,667		-7,107		37,513		13,190		
Investment banking fees and commissions.....		7,256		6,872		14,290		11,954		10,868		
Insurance activities revenue.....		27,791		24,662		48,511		45,176		42,396		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		35,998		11,381		18,200		-19,451		-10,345		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		15,380		44,189		68,466		94,818		25,709		
Other non-interest income.....		16,731		7,447		20,265		49,596		37,438		
Total overhead expenses		244,720		238,800		486,495		474,346		426,167		
Personnel expense.....		141,264		141,277		284,158		272,257		247,717		
Net occupancy expense.....		26,079		25,184		51,380		49,766		49,882		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		810		1,220		2,317		3,053		4,116		
Other operating expenses.....		76,567		71,119		148,640		149,270		124,452		
Fee income on mutual funds and annuities.....		2,323		2,512		5,116		4,666		4,665		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		2,727		2,772		2,692		2,797		2,844		
Average personnel expense per employee.....		51.80		50.97		105.56		97.34		87.10		
Average assets per employee.....		6,400.77		6,079.17		6,335.75		5,441.61		4,746.70		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	2.18	2.35	54	2.17	2.15	56	2.33	2.17	54	1.70	2.02	50
Overhead expenses / Net Interest Income + non-interest income	76.76	59.40	93	70.79	59.03	88	76.32	59.28	95	67.74	62.28	75
Percent of Average Assets												
Total overhead expense	2.80	2.17	84	2.83	2.24	84	2.85	2.17	85	3.12	2.57	77
Personnel expense.....	1.62	1.20	89	1.68	1.25	86	1.67	1.21	90	1.79	1.30	89
Net occupancy expense.....	0.30	0.22	81	0.30	0.24	74	0.30	0.23	79	0.33	0.26	77
Other operating expenses.....	0.89	0.72	78	0.86	0.73	76	0.89	0.72	80	1	0.94	72
Overhead less non-interest income	1.58	1.19	83	1.46	1.10	83	1.57	1.10	88	1.32	1.25	51
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	75.36	58.92	92	69.59	58.45	87	74.94	58.83	94	66.60	61.82	72
Personnel expense.....	43.50	32.65	93	41.17	33.10	88	43.77	32.93	94	38.22	32.36	85
Net occupancy expense.....	8.03	6.14	81	7.34	6.33	64	7.91	6.23	76	6.99	6.58	58
Other operating expenses.....	23.83	19.36	81	21.08	18.60	75	23.25	19.18	78	21.39	22.28	62
Total non-interest income	32.89	25.40	73	33.68	28.18	66	33.75	27.67	67	38.43	28.83	75
Fiduciary activities income	3.36	2.23	71	3.06	2.24	67	3.22	2.20	68	2.76	2.09	67
Service charges on domestic deposit accounts	6.36	3.45	89	4.72	3.19	78	5.48	3.27	84	4.83	3.27	79
Trading revenue.....	-8.59	0.45	0	-1.65	0.72	0	-1.09	0.62	2	5.27	1.28	87
Investment banking fees and commissions.....	2.23	2.25	64	2	2.52	58	2.20	2.58	63	1.68	2.46	54
Insurance activities revenue.....	8.56	0.36	97	7.19	0.37	97	7.47	0.36	97	6.34	0.41	96
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44
Net servicing fees	11.09	1.38	94	3.32	0.55	93	2.80	0.60	91	-2.73	0.01	4
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	4.74	1.51	90	12.88	3.83	90	10.55	3.30	90	13.31	3.92	90
Other non-interest income.....	5.15	9.09	27	2.17	9.26	3	3.12	9.27	8	6.96	9.65	40
Overhead less non-interest income	42.47	32.73	80	35.91	29.94	65	41.19	30.52	81	28.17	31.93	36
Applicable income taxes / Pretax net operating income (tax equivalent).....	14.13	21.22	6	14.48	21.54	5	14.99	21.18	7	14.75	18.63	21
Applicable income tax + TE / Pretax net operating income + TE	21.45	23.38	25	19.21	23.10	9	21.24	22.67	23	20.70	21.18	37

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	7,788,597	7,401,114	7,265,608	7,272,112	6,509,223	5.24	39.46	
Commercial and industrial loans	1,563,550	1,486,384	1,446,692	1,881,170	1,482,931	5.19	-6.34	
Loans to individuals	160,715	153,520	159,472	161,174	176,258	4.69	-7.47	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	32,428	29,467	31,684	28,717	35,382	10.05	-7.25	
Other loans and leases	1,602,285	1,580,635	1,653,415	1,538,436	1,430,782	1.37	18.53	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	11,147,575	10,651,120	10,556,871	10,881,609	9,634,576	4.66	26.47	
Less: Allowance for loan and lease losses	103,140	104,032	99,457	117,306	85,092	-0.86	23.36	
Net loans and leases	11,044,435	10,547,088	10,457,414	10,764,303	9,549,484	4.72	26.50	
Debt securities that reprice or mature in over 1 year	3,756,926	2,972,715	3,577,071	2,509,046	2,312,808	26.38	5.57	
Mutual funds and equity securities	0	0	0	0	0			
Subtotal	14,801,361	13,519,803	14,034,485	13,273,349	11,862,292	9.48	20.44	
Interest-bearing bank balances	479,011	2,006,004	2,069,043	1,722,623	135,348	-76.12	347.39	
Federal funds sold and reverse repos	0	0	0	50	0		-100.00	
Debt securities that reprice or mature within 1 year	25,192	9,036	4,343	20,841	27,695	178.80	-12.54	
Trading assets	3,968	28,149	22,908	38,119	16,453	-85.90		
Total earning assets	15,309,532	15,562,992	16,130,779	15,054,982	12,041,788	-1.63	23.14	
Non-interest-bearing cash and due from depository institutions	263,450	261,220	197,786	229,881	223,568	0.85	24.70	
Premises, fixed assets, and leases	207,914	200,970	205,644	194,278	189,791	3.46	14.04	
Other real estate owned	3,034	9,439	4,557	11,651	29,248	-67.86	-93.93	
Investment in unconsolidated subsidiaries	1,856	1,856	1,856	1,856	1,856	0.00	0.00	
Intangible and other assets	1,165,724	1,061,655	1,055,014	1,059,192	1,011,626	9.80	13.03	
Total assets	16,951,510	17,098,132	17,595,636	16,551,840	13,497,877	-0.86	21.87	
Quarterly average assets	17,398,070	17,022,113	17,369,876	15,946,901	13,466,233	2.21	26.52	
Average loans and leases (YTD)	10,753,823	10,939,304	10,730,259	10,640,332	9,389,482	-1.70	26.60	
Memoranda								
Loans held-for-sale	190,186	332,132	275,706	446,951	226,347	-42.74	-6.61	
Loans not held-for-sale	10,957,389	10,318,988	10,281,165	10,434,658	9,408,229	6.19	27.25	
Real estate loans secured by 1–4 family	2,615,149	2,142,528	2,253,699	2,188,084	2,099,785	22.06	35.22	
Commercial real estate loans	5,101,327	5,181,261	4,935,021	5,002,036	4,328,893	-1.54	43.16	
Construction and land development	1,440,058	1,360,302	1,308,781	1,309,039	1,167,561	5.86	50.46	
Multifamily	483,190	1,001,297	649,155	983,972	647,881	-51.74	32.64	
Nonfarm nonresidential	3,178,079	2,819,662	2,977,085	2,709,025	2,513,451	12.71	41.75	
Real estate loans secured by farmland	72,121	77,325	76,888	81,992	80,545	-6.73	-17.55	
Total investment securities	3,782,118	2,981,751	3,581,414	2,529,887	2,340,503	26.84	5.43	
U.S. Treasury securities	419,696	30,025	344,640	0	0	1297.82		
US agency securities (excluding mortgage-backed securities)	11,947	16,023	13,727	18,041	26,109	-25.44	-78.36	
Municipal securities	10,499	18,800	13,041	32,419	57,246	-44.15	-92.64	
Mortgage-backed securities	3,339,976	2,916,903	3,210,006	2,479,427	2,257,148	14.50	-1.46	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0			
Available-for-sale securities	2,644,364	2,548,739	3,238,877	1,991,815	1,602,404	3.75	8.04	
U.S. Treasury securities	419,696	30,025	344,640	0	0	1297.82		
US agency securities (excluding mortgage-backed securities)	11,947	16,023	13,727	18,041	22,328	-25.44	-76.82	
Municipal securities	5,179	5,806	5,713	5,835	25,465	-10.80	-94.63	
Mortgage-backed securities	2,207,542	2,496,885	2,874,797	1,967,939	1,554,611	-11.59	-4.00	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	-35,295	19,276	10,974	25,043	8,103			
Available-for-sale securities appreciation (depreciation)	-217,612	16,854	-17,413	32,042	1,420			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	2,545,695	2,162,854	2,830,567	1,964,244	1,769,994	17.70	26.55	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	4,509,472	4,446,991	4,771,065	4,349,010	2,891,215	1.41	45.80
NOW, ATS and transaction accounts	1,686,997	1,246,838	1,493,193	969,779	809,252	35.30	219.59
Time deposits less brokered deposits < \$250K	935,097	1,067,991	1,004,928	1,149,712	1,325,998	-12.44	-33.55
MMDA and other savings accounts	7,432,597	7,656,029	7,624,445	7,324,078	5,907,171	-2.92	46.70
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	14,564,163	14,417,849	14,893,631	13,792,579	10,933,636	1.01	44.28
Time deposits of \$250K or more	178,040	185,857	163,966	228,090	285,704	-4.21	-36.62
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	70,157	157,176	238,577	164,519	256,020	-55.36	-86.19
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	67,583	95,538	84,527	141,785	57,416	-29.26	-94.35
Other borrowings w/remaining maturity over 1 year	4,970	21,685	6,498	26,467	27,980	-77.08	-81.62
Brokered deposits < \$250K	27,965	28,378	29,563	28,095	26,217	-1.46	-41.89
Noncore funding	348,715	488,634	523,131	588,956	653,337	-28.63	-83.08
Trading liabilities	28,365	2,802	4,558	1,979	5,537	912.31	3441.20
Subordinated notes and debentures + trust preferred securities	185,008	184,788	184,898	184,777	61,856	0.12	199.09
Other liabilities	238,563	224,750	248,107	242,432	182,809	6.15	84.17
Total liabilities	15,364,814	15,318,823	15,854,325	14,810,723	11,837,175	0.30	24.44
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	12,752	13,079	12,845	13,215	13,376	-2.50	-9.65
Common surplus	160,876	210,420	175,913	233,120	256,400	-23.55	-56.17
Retained earnings	1,620,210	1,566,451	1,585,113	1,495,833	1,414,526	3.43	33.99
Accumulated other comprehensive income	-207,142	-10,641	-32,560	-1,051	-23,600		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,586,696	1,779,309	1,741,311	1,741,117	1,660,702	-10.83	1.59
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,586,696	1,779,309	1,741,311	1,741,117	1,660,702	-10.83	1.59
Total liabilities and capital	16,951,510	17,098,132	17,595,636	16,551,840	13,497,877	-0.86	21.87
Memoranda							
Non-interest-bearing deposits	4,509,472	4,446,991	4,771,065	4,349,010	2,891,215	1.41	45.80
Interest-bearing deposits	10,260,696	10,185,093	10,316,095	9,699,754	8,354,342	0.74	39.97
Total deposits	14,770,168	14,632,084	15,087,160	14,048,764	11,245,557	0.94	41.70
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,741,311	1,741,117	1,741,117	1,660,702	1,591,453		
Accounting restatements	0	0	0	-19,949	0		
Net income	63,495	99,943	147,365	160,025	150,460		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-15,130	-22,836	-57,577	-23,441	-53,486		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	28,398	29,325	58,085	58,769	59,804		
Change in other comprehensive income	-174,582	-9,590	-31,509	22,549	32,079		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,586,696	1,779,309	1,741,311	1,741,117	1,660,702		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	45.95	38.78	63	43.29	36.32	67	41.29	36.25	58	43.94	36.22	64	48.22	37.78	66
Commercial and industrial loans	9.22	11.05	43	8.69	12.25	31	8.22	10.76	41	11.37	13.52	38	10.99	12.02	49
Loans to individuals	0.95	3.52	42	0.90	3.48	39	0.91	3.36	43	0.97	3.40	42	1.31	4.20	42
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.19	0.19	69	0.17	0.21	68	0.18	0.18	69	0.17	0.19	69	0.26	0.24	74
Other loans and leases.....	9.45	4.45	84	9.24	4.22	84	9.40	4.47	84	9.29	4.63	80	10.60	5.01	88
Net loans and leases.....	65.15	61.60	57	61.69	59.81	54	59.43	58.67	53	65.03	61.58	54	70.75	63.77	63
Debt securities over 1 year.....	22.16	19.46	61	17.39	17.61	53	20.33	19.46	55	15.16	15.55	51	17.13	14.60	63
Mutual funds and equity securities	0	0.05	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	87.32	82.34	71	79.07	78.32	43	79.76	79.22	41	80.19	78.16	47	87.88	79.65	79
Interest-bearing bank balances	2.83	4.59	42	11.73	9.11	66	11.76	8.50	72	10.41	7.51	72	1	3.06	26
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0	0.82	55	0	1.57	25
Debt securities 1 year or less	0.15	1.68	12	0.05	1.53	5	0.02	1.56	2	0.13	1.68	11	0.21	1.91	16
Trading assets	0.02	0.55	46	0.16	0.60	53	0.13	0.49	54	0.23	1.01	44	0.12	1.19	42
Total earning assets.....	90.31	90.95	42	91.02	91.43	46	91.67	91.77	48	90.96	91.05	47	89.21	89.53	45
Non-interest cash and due from depository institutions.....	1.55	1.01	85	1.53	1.01	87	1.12	0.82	77	1.39	1.07	78	1.66	1.14	84
Other real estate owned.....	0.02	0.01	75	0.06	0.02	87	0.03	0.01	84	0.07	0.02	88	0.22	0.03	96
All other assets.....	8.13	7.97	53	7.45	7.50	52	7.20	7.35	49	7.65	7.82	46	9.13	9.27	50
Memoranda															
Short-term investments	2.97	7.68	25	11.79	12.01	55	11.78	11.47	58	10.53	11.17	54	1.21	7.63	11
U.S. Treasury securities.....	2.48	1.96	72	0.18	1.08	46	1.96	1.47	71	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0.07	0.84	33	0.09	0.77	34	0.08	0.82	35	0.11	0.63	38	0.19	0.54	47
Municipal securities	0.06	1.75	23	0.11	1.72	27	0.07	1.73	24	0.20	1.69	27	0.42	1.34	37
Mortgage-backed securities	19.70	13.68	74	17.06	12.97	71	18.24	14.14	70	14.98	11.75	68	16.72	11.44	79
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.52	8	0	0.52	8	0	0.53	8	0	0.42	10	0	0.39	9
Loans held-for-sale.....	1.12	0.35	85	1.94	0.42	90	1.57	0.55	85	2.70	0.52	93	1.68	0.39	90
Loans held for investment	64.64	61.41	55	60.35	59.85	49	58.43	58.06	50	63.04	61.72	44	69.70	63.50	57
Real estate loans secured by 1–4 family	15.43	12.26	69	12.53	11.69	56	12.81	11.46	60	13.22	11.91	56	15.56	13.29	60
Revolving	2.18	1.49	69	2.01	1.45	65	2	1.42	64	2.13	1.66	62	2.88	2.07	66
Closed-end, secured by first liens	13.16	10.40	69	10.44	9.84	57	10.74	9.67	64	10.99	9.81	58	12.53	10.69	61
Closed-end, secured by junior liens	0.08	0.18	44	0.08	0.20	36	0.08	0.17	40	0.10	0.22	40	0.15	0.28	43
Commercial real estate loans	30.09	24.34	62	30.30	22.48	69	28.05	22.69	64	30.22	22.22	66	32.07	22.23	70
Construction and land development	8.50	3.75	88	7.96	3.35	90	7.44	3.34	88	7.91	3.40	89	8.65	3.44	91
Multifamily.....	2.85	3.69	51	5.86	3.31	81	3.69	3.57	61	5.94	3.12	85	4.80	3.01	77
Nonfarm nonresidential	18.75	15.50	61	16.49	14.81	57	16.92	14.57	61	16.37	14.72	53	18.62	14.69	61
Real estate loans secured by farmland.....	0.43	0.35	70	0.45	0.34	71	0.44	0.30	70	0.50	0.33	72	0.60	0.36	76

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	5,102,954	4,802,613	5,237,564	4,866,507	4,349,323
Commit: Secured commercial real estate loans	2,505,739	2,258,905	2,589,247	2,284,705	1,980,966
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	334,518	327,617	333,563	321,215	329,046
Securities underwriting	0	0	0	0	0
Standby letters of credit	135,912	132,241	289,970	113,774	105,226
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	206,770	174,203	173,474	172,008	79,316
Credit derivatives - notional amount (holding company as beneficiary)	50,914	50,307	52,020	41,072	37,553
Credit derivative contracts w/ purchased credit protection-investment grade	257,684	224,510	225,494	213,080	116,869
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	291,500	511,500	435,500	521,500	453,500
Written options contracts (interest rate)	262,878	435,105	349,849	547,176	343,897
Purchased options contracts (interest rate)	25,000	96,500	85,000	64,000	122,500
Interest rate swaps	1,255,199	1,148,594	1,224,950	1,124,620	893,110
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct												
Loan commitments (reported semiannually, June/Dec)	30.10	24.48	73	28.09	22.45	75	29.77	22.78	76	29.40	22.01	78	32.22	23.52	79
Standby letters of credit	0.80	0.66	71	0.77	0.67	67	1.65	0.65	88	0.69	0.71	65	0.78	0.84	58
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	1.22	0.26	88	1.02	0.25	87	0.99	0.24	86	1.04	0.35	86	0.59	0.42	73
Credit derivatives - notional amount (holding company as beneficiary)	0.30	0.18	75	0.29	0.19	75	0.30	0.18	74	0.25	0.30	72	0.28	0.52	74
Credit derivative contracts w/ purchased credit protection-investment grade	1.52	0.19	91	1.31	0.18	91	1.28	0.18	90	1.29	0.25	89	0.87	0.30	84
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	10.82	44.65	39	12.82	49.75	38	11.91	46.30	41	13.64	48.62	35	13.43	68.47	35
Interest rate contracts	10.82	32.11	42	12.82	35.96	42	11.91	32.46	44	13.64	34.36	37	13.43	47.31	38
Interest rate futures and forward contracts	1.72	3.60	77	2.99	5.17	78	2.48	3.25	77	3.15	6.21	73	3.36	10.67	76
Written options contracts (interest rate)	1.55	1.58	77	2.54	1.82	79	1.99	1.41	77	3.31	2.18	80	2.55	2.47	80
Purchased options contracts (interest rate)	0.15	1.48	54	0.56	1.33	67	0.48	1.31	65	0.39	1.46	62	0.91	2.65	66
Interest rate swaps	7.40	21.90	37	6.72	20.67	33	6.96	20.49	34	6.79	20.83	28	6.62	28.86	26
Foreign exchange contracts	0	6.76	26	0	6.16	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	47.45	46.07	69	43.90	42.93	69	48.81	44.98	67	45.74	42.82	71	46.32	45.53	71

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	1,834,577	2,191,699	2,095,299	2,257,296	1,813,007
Interest rate contracts	1,834,577	2,191,699	2,095,299	2,257,296	1,813,007
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	291,500	511,500	435,500	521,500	453,500
Written options	262,878	435,105	349,849	547,176	343,897
Exchange-traded.....	75,000	84,000	125,000	118,500	197,000
Over-the-counter.....	187,878	351,105	224,849	428,676	146,897
Purchased options	25,000	96,500	85,000	64,000	122,500
Exchange-traded.....	25,000	96,500	85,000	64,000	122,500
Over-the-counter.....	0	0	0	0	0
Swaps	1,255,199	1,148,594	1,224,950	1,124,620	893,110
Held for trading.....	1,464,199	1,523,094	1,634,450	1,451,120	1,457,110
Interest rate contracts	1,464,199	1,523,094	1,634,450	1,451,120	1,457,110
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	370,378	668,605	460,849	806,176	355,897
Interest rate contracts	370,378	668,605	460,849	806,176	355,897
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,720,382	1,787,104	1,771,444	1,779,199	1,341,479
One year or less	337,660	567,037	520,571	523,035	358,537
Over 1 year to 5 years	599,031	343,510	390,157	426,281	428,035
Over 5 years	783,691	876,557	860,716	829,883	554,907
Gross negative fair value (absolute value)	29,284	3,489	4,918	5,124	6,072
Gross positive fair value.....	6,275	32,135	25,047	47,679	17,941
Held for trading.....	3,968	28,149	22,908	38,119	16,453
Non-traded.....	2,307	3,986	2,139	9,560	1,488
Current credit exposure on risk-based capital derivative contracts	6,275	32,105	25,046	47,679	17,941
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	100	93.66	75	100	94.09	76	100	94.17	75	100	94.10	77	100	93.44	80
Percent of Notional Amount															
Interest rate contracts	0	3.30	26	0	3.27	25	0	3.47	25	0	3.49	25	0	3.20	22
Foreign exchange contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	15.89	9.78	73	23.34	12.57	74	20.78	11.16	76	23.10	14.05	72	25.01	13.49	76
Written options	14.33	5.78	83	19.85	7.49	82	16.70	6.28	84	24.24	8.18	85	18.97	5.91	90
Exchange-traded	4.09	0.15	96	3.83	0.11	96	5.97	0.12	97	5.25	0.14	96	10.87	0.15	97
Over-the-counter	10.24	5.46	75	16.02	7.20	80	10.73	5.96	76	18.99	7.73	83	8.10	5.10	75
Purchased options	1.36	3.69	53	4.40	3.44	67	4.06	3.27	67	2.84	3.42	63	6.76	4.42	71
Exchange-traded	1.36	0.15	88	4.40	0.12	96	4.06	0.12	96	2.84	0.15	95	6.76	0.28	95
Over-the-counter	0	3.17	21	0	3.04	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	68.42	74.97	33	52.41	71.23	23	58.46	74.26	24	49.82	68.76	25	49.26	69.75	24
Held for trading	79.81	37.98	67	69.49	40.60	57	78.01	40.42	67	64.29	43.53	53	80.37	44.16	68
Interest rate contracts	79.81	31.52	79	69.49	34.42	68	78.01	34.15	78	64.29	36.62	63	80.37	37.24	79
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	20.19	62.02	32	30.51	59.40	42	21.99	59.58	32	35.71	56.47	46	19.63	55.84	31
Interest rate contracts	20.19	57.94	34	30.51	56.19	43	21.99	56.71	32	35.71	53.82	47	19.63	52.22	33
Foreign exchange contracts	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	93.78	93.09	32	81.54	91.87	20	84.54	92.53	23	78.82	91.48	20	73.99	93.86	16
One year or less	18.41	31.78	46	25.87	28.05	59	24.84	27.56	58	23.17	32.05	50	19.78	32.17	49
Over 1 year to 5 years	32.65	24.76	62	15.67	26.03	33	18.62	27.01	35	18.88	27.06	40	23.61	30.45	45
Over 5 years	42.72	27.14	70	39.99	30.08	62	41.08	29.89	65	36.76	29.56	57	30.61	28.09	57
Gross negative fair value (absolute value)	1.60	1.56	57	0.16	1.25	13	0.23	0.98	16	0.23	1.55	10	0.33	0.83	33
Gross positive fair value	0.34	1.74	10	1.47	1.68	41	1.20	1.34	43	2.11	2.23	52	0.99	1.19	43
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.07	44	0	0.05	17	0	0.04	21	0	0.07	14	0	0.06	26
Gross positive fair value (X)	0	0.08	21	0.02	0.07	38	0.02	0.05	37	0.03	0.09	35	0.01	0.07	32
Held for trading (X)	0	0.06	50	0.02	0.05	51	0.02	0.04	56	0.03	0.07	47	0.01	0.06	45
Non-traded (X)	0	0.02	34	0	0.01	34	0	0.01	34	0.01	0.02	49	0	0.01	37
Current credit exposure (X)	0	0.04	31	0.02	0.05	45	0.02	0.04	46	0.03	0.06	42	0.01	0.05	37
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.05	0.54	28	0.26	0.63	43	0.20	0.46	42	0.40	0.85	39	0.16	0.73	39

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	99,457	117,306	117,306	85,092	80,521
Gross losses	4,519	6,073	10,275	11,475	14,939
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	6,346	7,291	13,925	9,608	8,671
Net losses	-1,827	-1,218	-3,650	1,867	6,268
Provision for loan and lease losses	1,856	-14,492	-21,499	36,113	10,839
Adjustments	0	0	0	-2,032	0
Ending balance	103,140	104,032	99,457	117,306	85,092
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.02	0.08	36	-0.17	-0.14	37	-0.13	-0.09	38	0.24	0.51	17	0.08	0.15
Provision for loan and lease losses / Average loans and leases	0.03	0.14	35	-0.26	-0.25	38	-0.20	-0.16	39	0.34	0.82	15	0.12	0.24
Provision for loan and lease losses / Net loan and lease losses	-101.59	198.72	18	1,189.82	77.32	90	589.01	-105.48	87	1,934.28	487.86	93	172.93	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	0.94	1.17	25	1.01	1.39	22	0.97	1.23	26	1.12	1.58	24	0.90	0.83
Allowance for loan and lease losses / Total loans and leases	0.93	1.15	25	0.98	1.37	24	0.94	1.20	28	1.08	1.55	22	0.88	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	28.67			15.27				21.39		62.83	11.58	94	13.58	8.03
Allowance for loan and lease losses / Nonaccrual assets	166.22	413.77	19	202.22	318.67	35	158.64	364.13	18	185.82	299.17	33	159.87	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	90.03	319.24	10	77.98	260.68	12	73.82	287.08	9	63.71	244.34	10	87.88	151.73
Gross loan and lease losses / Average loans and leases	0.08	0.16	44	0.11	0.22	34	0.10	0.19	32	0.11	0.34	19	0.16	0.28
Recoveries / Average loans and leases	0.12	0.07	78	0.13	0.08	78	0.13	0.08	77	0.09	0.07	71	0.09	0.08
Net losses / Average loans and leases	-0.03	0.08	4	-0.02	0.13	8	-0.03	0.11	4	0.02	0.27	8	0.07	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0
Recoveries / Prior year-end losses	61.76	23.25	93	63.54	16.12	94	121.35	34.67	94	64.31	33.98	86	29.04	36.22
Earnings coverage of net loan and lease losses (X)	-42.02	-9.51	20	-84.86	4.52	9	-42.17	39.72	9	120.99	22.91	93	29.46	24.40
Net Loan and Lease Losses By Type														
Real estate loans	-0.07	-0.01	5	-0.06	0.03	5	-0.04	0.02	8	0.03	0.04	51	-0.01	0.01
Real estate loans secured by 1-4 family	-0.01	-0.02	46	-0.03	-0.01	31	-0.02	-0.02	42	-0.02	0.01	24	-0.01	0.01
Revolving	-0.02	-0.08	53	0.03	-0.05	79	0.01	-0.07	81	-0.02	0.01	36	0.01	0.02
Closed-end	-0.01	-0.02	46	-0.04	-0.01	23	-0.02	-0.01	35	-0.02	0	21	-0.01	0
Commercial real estate loans	-0.11	0	3	-0.08	0.05	3	-0.05	0.04	5	0.05	0.07	54	-0.01	0.01
Construction and land development	-0.19	-0.02	5	-0.17	0	3	-0.12	0	5	-0.07	0	9	-0.07	-0.01
1-4 family	0	0	14	0	0	23	0	0	25	0	0	30	0	0
Other	-0.19	-0.01	3	-0.16	-0.01	3	-0.12	0	3	-0.07	0	7	-0.07	-0.01
Multifamily	0	0	58	0	0.01	51	0	0.01	48	0	0	21	0	0
Nonfarm nonresidential	-0.09	0	4	-0.07	0.07	4	-0.04	0.05	5	0.12	0.11	67	0.01	0.02
Owner-occupied	-0.02	0	8	-0.07	0.01	2	-0.03	0.01	3	0.08	0.02	86	0	0.01
Other	-0.08	0	4	0	0.06	20	-0.01	0.04	17	0.04	0.08	57	0.01	0.01
Real estate loans secured by farmland	0.34	0	97	-0.03	-0.01	12	-0.03	0	15	-0.03	0.02	7	-0.04	0.01
Commercial and industrial loans	0.01	0.10	42	0.24	0.20	59	-0.02	0.17	13	-0.01	0.47	3	0.28	0.37
Loans to individuals	0.13	0.65	17	0.11	0.78	12		0.71		0.13	1.13	9	0.26	1.17
Credit card loans	1.34	1.99	28	1.29	2.18	27	1.04	1.84	20	1.58	2.92	25	2.54	3.11
Agricultural loans	0.06	0.01	86	0.07	0.03	83	0.03	0.02	78	0.25	0.19	77	0.15	0.08
Loans to foreign governments and institutions		0			0			0			0		0	
Other loans and leases	0.11	0.14	66	-0.09	0.08	5	-0.02	0.10	10	-0.01	0.15	10	0.17	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019							
30+ Days Past Due and Nonaccrual Assets															
30-89 days past due loans and leases.....	37,380		18,691		23,866		29,360		27,876						
90+ days past due loans and leases	52,511		81,962		72,028		120,985		43,596						
Nonaccrual loans and leases.....	62,051		51,446		62,695		63,128		53,227						
Total past due and nonaccrual loans and leases.....	151,942		152,099		158,589		213,473		124,699						
Restructured 30-89 days past due	89		52		0		0		0						
Restructured 90+ days past due	50		0		0		0		0						
Restructured nonaccrual	19,304		22,563		19,161		24,254		28,128						
Total restructured loans and leases	19,443		22,615		19,161		24,254		28,128						
30-89 days past due loans held for sale	15,434		13,741		14,365		21,498		14,904						
90+ days past due loans held for sale.....	51,163		81,538		69,894		119,409		41,648						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale.....	66,597		95,279		84,259		140,907		56,552						
Restructured loans and leases in compliance	500		2,500		2,401		1,506		3,396						
Other real estate owned.....	3,034		9,439		4,557		11,651		29,248						
Other Assets															
30-89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual.....	0		0		0		0		0						
Total other assets past due and nonaccrual.....	0		0		0		0		0						
Percent of Loans and Leases															
30-89 days past due loans and leases.....	0.34	0.32	62	0.18	0.27	42	0.23	0.32	44	0.27	0.39	40	0.29	0.43	39
90+ days past due loans and leases	0.47	0.09	89	0.77	0.10	93	0.68	0.10	94	1.11	0.12	94	0.45	0.15	85
Nonaccrual loans and leases.....	0.56	0.38	78	0.48	0.58	46	0.59	0.46	74	0.58	0.66	50	0.55	0.51	60
90+ days past due and nonaccrual loans and leases.....	1.03	0.53	87	1.25	0.73	86	1.28	0.62	88	1.69	0.85	86	1	0.71	80
30-89 days past due restructured.....	0	0.01	49	0	0.01	44	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured	0	0	69	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured.....	0.17	0.09	79	0.21	0.12	78	0.18	0.10	77	0.22	0.13	79	0.29	0.14	84
30-89 days past due loans held for sale	0.14	0	97	0.13	0	97	0.14	0	96	0.20	0	98	0.15	0	97
90+ days past due loans held for sale.....	0.46	0	99	0.77	0	98	0.66	0	98	1.10	0	99	0.43	0	98
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.34	0.32	62	0.18	0.27	42	0.23	0.32	44	0.27	0.40	40	0.29	0.43	39
90+ days past due assets	0.47	0.10	89	0.77	0.10	93	0.68	0.10	94	1.11	0.12	94	0.45	0.15	85
Nonaccrual assets	0.56	0.39	76	0.48	0.59	46	0.59	0.47	74	0.58	0.67	49	0.55	0.53	59
30+ days past due and nonaccrual assets	1.36	0.88	81	1.43	1.04	76	1.50	0.97	80	1.96	1.29	81	1.29	1.19	65
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.68	0.32	86	0.78	0.43	87	0.77	0.36	89	1.11	0.52	87	0.72	0.44	84
90+ days past due and nonaccrual assets + other real estate owned	0.69	0.34	87	0.84	0.46	87	0.79	0.37	89	1.18	0.55	87	0.93	0.48	88
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.39	0.38	63	0.37	0.52	36	0.40	0.41	58	0.46	0.60	37	0.64	0.53	63
Allowance for loan and lease losses	63.72	57.44	64	60.98	67.93	54	70.03	62.64	67	65.03	66.66	53	100.92	115.41	49
Equity capital + allowance for loan and lease losses	3.89	3.52	63	3.37	4.43	36	3.78	3.60	60	4.10	4.97	40	4.92	4.28	60
Tier 1 capital + allowance for loan and lease losses	4.10	3.97	60	3.95	5.28	37	4.40	4.30	58	4.85	6.05	40	5.89	5.65	58
Loans and leases + other real estate owned	0.59	0.63	57	0.60	0.88	34	0.66	0.71	55	0.70	0.97	33	0.89	0.85	54

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.42	0.26	77	0.24	0.24	59	0.27	0.26	58	0.38	0.39	57	0.37	0.38	62
	90+ days past due		0.67	0.11	87	1.11	0.12	92	0.99	0.12	90	1.66	0.16	92	0.66	0.16	88
	Nonaccrual.....		0.53	0.45	67	0.48	0.65	46	0.54	0.52	62	0.52	0.76	36	0.41	0.46	50
Commercial and industrial	30–89 days past due		0.20	0.28	53	0.01	0.17	12	0.09	0.24	27	0.02	0.23	10	0.04	0.31	13
	90+ days past due		0	0.03	43	0	0.02	16	0	0.04	40	0	0.03	16	0	0.05	33
	Nonaccrual.....		1.08	0.46	87	0.41	0.64	44	1.34	0.57	88	0.83	0.75	60	1.47	0.83	79
Individuals	30–89 days past due		0.75	0.70	59	0.55	0.55	56	1.15	0.63	80	0.67	0.83	44	1.49	0.83	82
	90+ days past due		0.13	0.07	76	0.08	0.07	70	0.19	0.09	79	0.15	0.14	68	0.22	0.17	72
	Nonaccrual.....		0.08	0.18	46	0.03	0.18	37	0.07	0.17	48	0.05	0.28	33	0.06	0.17	42
Depository institution loans	30–89 days past due			0.01			0			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.01			0			0			0			0	
Agricultural	30–89 days past due		0.35	0.10	86	0.06	0.16	61	0.26	0.07	87	0	0.17	28	0.34	0.24	72
	90+ days past due		0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0.28	0.36	68	0.83	0.69	73	0.53	0.70	76	0.53	0.49	73	0.03	0.67	45
Foreign governments	30–89 days past due			0			0.01			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0.01	0.11	48	0	0.11	38	0.06	0.12	61	0.02	0.18	44	0.01	0.20	32
	90+ days past due		0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0.21	0.07	85	0.59	0.13	90	0.24	0.09	84	0.62	0.15	88	0.34	0.13	82

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.89	0.39	85	0.80	0.35	86	0.82	0.46	81	1.21	0.65	83	1.04	0.67	80
	90+ days past due	2	0.22	92	3.82	0.27	93	3.18	0.24	94	5.52	0.33	95	2.01	0.31	89
	Nonaccrual	0.66	0.61	64	0.74	0.82	57	0.72	0.71	60	0.74	0.89	53	0.80	0.73	63
Revolving	30–89 days past due	0.38	0.26	71	0.16	0.29	34	0.35	0.28	64	0.30	0.48	37	0.47	0.45	51
	90+ days past due	0.14	0.02	91	0.01	0.02	73	0.03	0.02	77	0.01	0.03	69	0.03	0.05	66
	Nonaccrual	0.68	1.15	62	0.68	1.05	55	0.59	1.18	50	0.68	1.13	45	0.60	1	48
Closed-end	30–89 days past due	0.98	0.42	84	0.92	0.36	87	0.91	0.49	81	1.39	0.65	86	1.17	0.70	80
	90+ days past due	2.30	0.25	91	4.55	0.29	95	3.76	0.26	95	6.58	0.38	95	2.46	0.35	90
	Nonaccrual	0.65	0.60	68	0.76	0.77	59	0.74	0.67	65	0.76	0.87	53	0.85	0.70	66
Junior lien	30–89 days past due	0.01	0.01	61	0.01	0.01	54	0.01	0.01	60	0	0.02	29	0.01	0.02	42
	90+ days past due	0	0	36	0	0	36	0	0	72	0	0	32	0	0	29
	Nonaccrual	0	0.02	34	0.01	0.04	31	0.01	0.03	33	0.01	0.04	28	0.03	0.04	48
Commercial real estate	30–89 days past due	0.18	0.16	66	0.01	0.14	19	0.02	0.15	24	0.02	0.26	12	0.06	0.18	28
	90+ days past due	0	0.01	29	0	0.01	25	0	0.01	57	0	0.02	23	0.02	0.03	65
	Nonaccrual	0.46	0.32	72	0.38	0.52	48	0.46	0.38	65	0.42	0.62	46	0.21	0.23	52
Construction and development	30–89 days past due	0.05	0.22	50	0.03	0.12	46	0.03	0.17	48	0.03	0.28	33	0.06	0.28	41
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	77	0	0.01	35	0	0.02	68
	Nonaccrual	0.83	0.16	90	0.45	0.36	75	0.45	0.20	83	0.46	0.41	75	0.08	0.20	49
1–4 family	30–89 days past due	0.04	0.02	75	0.01	0.02	72	0.02	0.02	74	0.02	0.03	64	0.02	0.06	55
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.29	0.01	95	0.41	0.02	96	0.42	0.01	96	0.41	0.03	95	0	0.02	30
Other	30–89 days past due	0.01	0.17	49	0.01	0.07	52	0.01	0.13	47	0	0.22	32	0.04	0.20	47
	90+ days past due	0	0.01	40	0	0	41	0	0	84	0	0	40	0	0.01	74
	Nonaccrual	0.55	0.13	85	0.04	0.29	49	0.03	0.16	51	0.04	0.35	42	0.08	0.17	55
Multifamily	30–89 days past due	0	0.04	59	0	0.06	28	0	0.07	27	0.01	0.09	46	0	0.08	19
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.07	25	0	0.14	21	0	0.17	21	0	0.11	20	0.04	0.05	64
Nonfarm non-residential	30–89 days past due	0.27	0.13	77	0	0.14	17	0.03	0.13	33	0.02	0.23	18	0.07	0.14	33
	90+ days past due	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	26	0.03	0.03	71
	Nonaccrual	0.37	0.39	58	0.48	0.66	49	0.57	0.45	66	0.56	0.80	47	0.31	0.28	61
Owner Occupied	30–89 days past due	0.08	0.04	75	0	0.04	28	0.02	0.04	52	0.01	0.07	24	0.01	0.07	21
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	61
	Nonaccrual	0.20	0.14	66	0.23	0.25	53	0.20	0.17	59	0.25	0.27	48	0.25	0.16	71
Other	30–89 days past due	0.19	0.08	79	0	0.09	12	0	0.08	34	0.01	0.14	31	0.06	0.07	55
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0.03	0.01	80
	Nonaccrual	0.17	0.21	55	0.25	0.40	51	0.37	0.23	74	0.31	0.44	50	0.05	0.10	47
Farmland	30–89 days past due	0.26	0.11	81	0.01	0.11	61	0	0.10	31	0.13	0.11	73	0.01	0.23	49
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	45	0.06	0.01	90
	Nonaccrual	1.08	0.63	77	0.23	1.10	51	0.20	0.69	51	0.23	1.13	44	0.92	0.84	63
Credit card	30–89 days past due	1.24	1.02	74	0.66	0.63	48	1.31	0.81	80	0.64	0.95	26	1.72	1.19	79
	90+ days past due	0.45	0.44	49	0.23	0.39	47	0.74	0.45	70	0.47	0.63	40	0.71	0.78	43
	Nonaccrual	0	0.11	35	0	0.08	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	173,628	223,499	188,758	246,335	269,776										
Retained earnings	1,639,710	1,593,122	1,611,113	1,527,032	1,414,526										
Accumulated other comprehensive income (AOCI)	-207,142	-10,641	-32,560	-1,051	-23,600										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,606,196	1,805,980	1,767,311	1,772,316	1,660,702										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	373,986	375,519	374,644	377,523	371,634										
Accumulated other comprehensive income-related adjustments	-207,142	-10,641	-32,560	-1,051	-23,600										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,439,352	1,441,102	1,425,227	1,395,844	1,312,668										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,439,352	1,441,102	1,425,227	1,395,844	1,312,668										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	60,000	60,000	60,000	60,000	60,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	60,000	60,000	60,000	60,000	60,000										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	60,000	60,000	60,000	60,000	60,000										
Tier 1 Capital	1,499,352	1,501,102	1,485,227	1,455,844	1,372,668										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	123,152	122,932	123,042	122,921	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	111,602	104,444	102,431	118,029	85,092										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	234,754	227,376	225,473	240,950	85,092										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	234,754	227,376	225,473	240,950	85,092										
Exited advanced approach tier 2 capital															
Total capital	1,734,106	1,728,478	1,710,700	1,696,794	1,457,760										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	17,417,570	17,048,784	17,395,883	15,978,100	13,466,233										
Less: Deductions from common equity tier 1 capital	373,986	375,519	374,644	377,523	371,634										
Less: Other deductions	0	0	0	647	0										
Total assets for leverage ratio	17,043,584	16,673,265	17,021,239	15,599,930	13,094,599										
Total risk-weighted assets	13,076,981	12,256,492	12,623,630	12,017,378	11,002,877										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	11.01	11.85	39	11.76	12.66	40	11.29	12.37	34	11.62	12.35	41	11.93	12.11	50
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.47	12.53	36	12.25	13.44	34	11.77	13.11	31	12.11	13.08	39	12.48	12.78	52
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.26	14.37	35	14.10	15.42	27	13.55	14.91	28	14.12	15.23	33	13.25	14.36	37
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.80	9.08	42	9	9.11	50	8.73	8.98	48	9.33	9.13	57	10.48	9.76	72
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			27,791			24,662			48,511			45,176				42,396	12.69	46.60
Other insurance activities income			27,791			24,662			48,511			45,176				42,396	12.69	46.60
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			272,547			267,729			272,013			267,832				258,488	1.80	6.90

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.63			52.30			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.37			47.70			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.61			13.29			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	8.56	0.36	97	7.19	0.37	97	7.47	0.36	97	6.34	0.41	96	6.80	0.47	94			
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	34.56			30.92			32.99			38.23			34.91					
Other premium income / Total premium income	65.44			69.08			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	18.14			21.10			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	163.24			5.07			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	3,806.36			-395.05			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	17.01	12.13	69	16.68	11.54	69	17.17	12	70	17.03	11.03	75	17.73	11.51	75			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.77			0.64			0.66			0.87			1.25	
Cost: Interest-bearing deposits.....		0.25			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		11.61			-1.19			6.83			-2.40			22.48	
Total selected assets.....		18.50			3.19			9.48			2.04			12.40	
Deposits		-4.80			9.07			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		48,857	22,935	45,343	109,258	120,308	113.02	49.02
Dividends		48,843	22,898	45,284	109,243	120,297	113.31	49.02
Interest		14	37	59	15	11	-62.16	55.56
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		22	18	36	51	79	22.22	-15.38
Dividends		22	18	36	51	79	22.22	-15.38
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		48,879	22,953	45,379	109,309	120,387	112.95	48.97
Securities gains (losses)		0	0	0	0	0	0	
Other operating income		0	0	0	0	0	0	
Total operating income		48,879	22,953	45,379	109,309	120,387	112.95	48.97
Operating Expenses								
Personnel expenses		0	0	0	0	0	0	
Interest expense		2,376	2,376	4,752	453	0	0.00	
Other expenses		1,739	1,664	3,417	3,534	3,832	4.51	-13.44
Provision for loan and lease losses		0	0	0	0	0	0	
Total operating expenses		4,115	4,040	8,169	3,987	3,832	1.86	104.83
Income (loss) before taxes		44,764	18,913	37,210	105,322	116,555	136.68	45.32
Applicable income taxes (credit)		-1,018	-994	-2,014	-979	-934		
Extraordinary items								
Income before undistributed income of subsidiaries		45,782	19,907	39,224	106,301	117,489	129.98	45.08
Equity in undistributed income of subsidiaries		17,713	80,036	108,141	53,724	32,971	-77.87	-25.34
Bank subsidiaries		17,713	80,036	108,141	53,724	32,971	-77.87	-25.34
Nonbank subsidiaries		0	0	0	0	0	0	
Subsidiary holding companies		0	0	0	0	0	0	
Net income (loss)		63,495	99,943	147,365	160,025	150,460	-36.47	14.85
Memoranda								
Bank net income		66,556	102,934	153,425	162,967	153,268	-35.34	17.79
Nonbank net income		22	18	36	51	79	22.22	-15.38
Subsidiary holding companies' net income		0	0	0	0	0	0	

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,695,158	95.60	1,841,150	93.68	1,849,542	95.94	1,767,309	1,705,788	-7.93	5.53
Common and preferred stock		1,695,158	95.60	1,841,150	93.68	1,849,542	95.94	1,767,309	1,705,788	-7.93	5.53
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		1,856	0.10	1,856	0.09	1,856	0.10	1,856	1,856	0.00	0.00
Common and preferred stock		1,856	0.10	1,856	0.09	1,856	0.10	1,856	1,856	0.00	0.00
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		75,155	4.24	121,581	6.19	75,537	3.92	158,275	15,707	-38.19	366.57
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		1,043	0.06	816	0.04	967	0.05	394	302	27.82	80.45
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,773,212	100.00	1,965,403	100.00	1,927,902	100.00	1,927,834	1,723,653	-9.78	9.13
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		123,152	6.95	122,932	6.25	123,042	6.38	122,921	0	0.18	
Other liabilities		1,501	0.08	1,303	0.07	1,690	0.09	1,937	1,089	15.20	46.87
Balance due to subsidiaries and related institutions		61,863	3.49	61,859	3.15	61,859	3.21	61,859	61,862	0.01	0.00
Total liabilities		186,516	10.52	186,094	9.47	186,591	9.68	186,717	62,951	0.23	196.61
Equity Capital		1,586,696	89.48	1,779,309	90.53	1,741,311	90.32	1,741,117	1,660,702	-10.83	1.59
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		12,752	0.72	13,079	0.67	12,845	0.67	13,215	13,376	-2.50	-9.65
Common surplus		160,876	9.07	210,420	10.71	175,913	9.12	233,120	256,400	-23.55	-56.17
Retained earnings		1,620,210	91.37	1,566,451	79.70	1,585,113	82.22	1,495,833	1,414,526	3.43	33.99
Accumulated other comprehensive income		-207,142	-11.68	-10,641	-0.54	-32,560	-1.69	-1,051	-23,600		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		1,773,212	100.00	1,965,403	100.00	1,927,902	100.00	1,927,834	1,723,653	-9.78	9.13
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		61,856	3.49	61,856	3.15	61,856	3.21	61,856	61,856	0.00	0.00
Notes payable to subsidiaries that issued TPS		60,000	3.38	60,000	3.05	60,000	3.11	60,000	60,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	62.03	82.17	43	147.31	78.46	89	148.09	66.37	90	55.29	81.10	33	50.90	57.84	53
Dividends declared / Net income	44.72	34	73	29.34	25.30	60	39.42	28.27	71	36.72	42.29	43	39.75	33.08	62
Net income – dividends / Average equity.....	4.23	7.04	18	7.98	9.64	41	5.04	8.62	17	6.02	4.14	72	5.59	6.46	40
Percent of Dividends Paid															
Dividends from bank subsidiaries	171.99	128.25	69	78.08	139.49	30	77.96	155.92	24	185.89	132.17	70	201.15	178.13	56
Dividends from nonbank subsidiaries	0.08	2.20	65	0.06	3.97	60	0.06	4.90	50	0.09	3.41	53	0.13	7.53	42
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	172.07	168.66	63	78.14	193.08	20	78.02	203.53	15	185.97	174.85	63	201.28	260.40	44
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	73.39	43.08	76	22.25	36.56	33	29.52	45.96	29	67.03	60.28	54	78.49	66.55	63
Interest income from bank subsidiaries.....	0.02	0.13	64	0.04	0.11	69	0.04	0.11	67	0.01	0.36	49	0.01	0.54	43
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	73.41	46.71	71	22.28	38.35	32	29.55	51.33	26	67.04	62.88	51	78.50	69.36	58
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	100	45.98	75	100	54.17	70	100	62.63	72	100	56.39	72	100	82.95	65
Interest income from nonbank subsidiaries.....	0	2.85	35	0	2.35	32	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.54	41	0	0.63	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.18	46	0	0.08	46	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	100	54.49	73	100	76.16	67	100	87.22	66	100	79.84	64	100	150.41	51
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51				61.23
Interest income from subsidiary holding companies		13.26			5.39			5.26			8.40				6.54
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44				0.36
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01				0.29
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20				76.49
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.93	65.33	79	99.76	67.82	82	99.79	74.16	81	99.94	69.76	89	99.93	67.32	92
Interest income from bank subsidiaries.....	0.03	0.78	57	0.16	0.39	72	0.13	0.23	70	0.01	0.63	44	0.01	0.80	40
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.95	75.26	71	99.92	81.78	81	99.92	83.13	80	99.95	82.20	83	99.93	78.80	87
Dividends from nonbank subsidiaries	0.05	3.28	58	0.08	2.67	63	0.08	3.07	53	0.05	1.95	52	0.07	2.65	45
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0.05	5.58	49	0.08	6.48	47	0.08	4.67	42	0.05	4.70	38	0.07	7.29	30
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13				83.37
Loans and advances from subsidiaries / Total debt	50.23	28.16	76	50.32	28.31	76	50.27	26.38	77	50.32	27.08	74			28.33